

In re:
Scott Michael Hettinger
Debra Ann Hettinger
Debtors

Case No. 19-13488-pmm
Chapter 7

District/off: 0313-4
Date Rcvd: Mar 11, 2022

User: admin
Form ID: 309A

Page 1 of 4
Total Noticed: 74

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Scott Michael Hettinger, Debra Ann Hettinger, 44 Versailles Ct., Reading, PA 19605-7019
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14334260	+ AES/Educational Loans, Attn: Bankruptcy, Po Box 61047, Harrisburg, PA 17106-1047
14334262	+ AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422-0287
14334259	+ Aes/bank Of New York U, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14334261	+ Aes/wllsfrgo, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14334264	+ Berk E.I.T., 1125 Berkshire Blvd. #115, Wyomissing, PA 19610-1222
14334265	+ Berkheimer, PO Box 25153, Lehigh Valley, PA 18002-5153
14363314	+ Berkheimer, Agent for Schuylkill SD, c/o David R. Gordon, Esquire, 1883 Jory Road, Pen Argyl, PA 18072-9652
14334279	+ FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14334280	+ FedLoan Servicing, Pob 60610, Harrisburg, PA 17106-0610
14334282	+ First National Bank, Attn: Bankruptcy, 1620 Dodge St Mailstop 4440, Omaha, NE 68197-0002
14345678	+ First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197-0002
14345615	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
14334288	+ Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
14375822	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bankruptcy@daviddiddlaw.com	Mar 11 2022 22:14:00	DAVID W. TIDD, David W. Tidd, Esquire, 656 Ebersole Road, Reading, PA 19605
tr	+ EDI: QRHHOLBER.COM	Mar 12 2022 03:18:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	EDI: PENNDEPTREV	Mar 12 2022 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 11 2022 22:14:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: taxclaim@countyofberks.com	Mar 11 2022 22:14:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 11 2022 22:14:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

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ust	+ Email/Text: ustregion03.ph.ecf@usdoj.gov	Mar 11 2022 22:14:00	United States Trustee, Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14347090	+ EDI: PHINAMERI.COM	Mar 12 2022 03:18:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
14334263	+ Email/Text: rperez@arcadiarecovery.com	Mar 11 2022 22:14:00	Arcadia Recovery Bureau, 645 Penn Street, 4th Floor, Reading, PA 19601-3559
14334266	+ EDI: CITICORP.COM	Mar 12 2022 03:18:00	Best Buy/cbna, Citibank Corp/Centralized Bky, PO Box 790034, Saint Louis, MO 63179-0034
14334267	+ EDI: CAPITALONE.COM	Mar 12 2022 03:18:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14355046	+ EDI: AIS.COM	Mar 12 2022 03:18:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14334269	+ Email/Text: bankrupt@choicerecovery.com	Mar 11 2022 22:14:00	Choice Recovery, Attn: Bankruptcy, 1550 Old Henderson Rd, Ste 100, Columbus, OH 43220-3662
14334270	+ EDI: CITICORP.COM	Mar 12 2022 03:18:00	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14334271	+ EDI: CITICORP.COM	Mar 12 2022 03:18:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14334272	+ EDI: WFNNB.COM	Mar 12 2022 03:18:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14334273	+ EDI: WFNNB.COM	Mar 12 2022 03:18:00	Comenity/MPRC, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14334275	+ EDI: WFNNB.COM	Mar 12 2022 03:18:00	ComenityBank/Venus, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14334276	+ EDI: WFNNB.COM	Mar 12 2022 03:18:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14334274	EDI: WFNNB.COM	Mar 12 2022 03:18:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
14334277	+ EDI: CRFRSTNA.COM	Mar 12 2022 03:18:00	Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
14334284	EDI: IRS.COM	Mar 12 2022 03:18:00	Department of the Treasury, Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14334281	+ Email/Text: collectionbankruptcies.bancorp@53.com	Mar 11 2022 22:14:00	Fifth Third Bank, Attn: Bankruptcy Department, 1830 E Paris Ave Se, Grand Rapids, MI 49546-8803
14334283	+ EDI: PHINAMERI.COM	Mar 12 2022 03:18:00	GM Financial, PO Box 183834, Arlington, TX 76096-3834
14334268	EDI: JPMORGANCHASE	Mar 12 2022 03:18:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14343206	+ Email/Text: RASEBN@raslg.com	Mar 11 2022 22:14:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14334285	+ Email/Text: PBNCNotifications@perituservices.com	Mar 11 2022 22:14:00	Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14368585	Email/PDF: resurgentbknotifications@resurgent.com	Mar 11 2022 22:27:08	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14334286	+ Email/Text: bk@lendingclub.com	Mar 11 2022 22:14:00	LendingClub, Attn: Bankruptcy, 71 Stevenson St,

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14368177	+ EDI: LENDNGCLUB	Mar 12 2022 03:18:00	Ste 1000, San Francisco, CA 94105-2967 LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2807
14334287	+ EDI: FORD.COM	Mar 12 2022 03:18:00	Lincoln Automotive Financial Service, Attn: Bankruptcy, Po Box 542000, Omaha, NE 68154-8000
14370693	EDI: PRA.COM	Mar 12 2022 03:18:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14370042	+ Email/Text: joey@rmscollect.com	Mar 11 2022 22:14:00	Patient First c/o Receivables Management Systems, PO Box 73810, North Chesterfield, VA 23235-8047
14334289	+ Email/Text: recovery@paypal.com	Mar 11 2022 22:14:00	PayPal, 2211 N. First St., San Jose, CA 95131-2021
14366354	EDI: Q3G.COM	Mar 12 2022 03:18:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14366356	EDI: Q3G.COM	Mar 12 2022 03:18:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14334290	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 11 2022 22:14:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
14348096	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 11 2022 22:14:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14334291	Email/Text: joey@rmscollect.com	Mar 11 2022 22:14:00	Receivable Management Inc, 7206 Hull Rd, Ste 211, Richmond, VA 23235
14334293	+ EDI: RMSC.COM	Mar 12 2022 03:18:00	Syncb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14334292	+ EDI: RMSC.COM	Mar 12 2022 03:18:00	Syncb/litt, Po Box 965036, Orlando, FL 32896-5036
14336192	+ EDI: RMSC.COM	Mar 12 2022 03:18:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14335318	+ EDI: RMSC.COM	Mar 12 2022 03:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14334294	+ EDI: RMSC.COM	Mar 12 2022 03:18:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14334295	+ EDI: RMSC.COM	Mar 12 2022 03:18:00	Synchrony Bank/HH Gregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14334296	+ EDI: RMSC.COM	Mar 12 2022 03:18:00	Synchrony Bank/Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14334297	+ EDI: RMSC.COM	Mar 12 2022 03:18:00	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14334298	+ EDI: RMSC.COM	Mar 12 2022 03:18:00	Synchrony Bank>Select Comfort, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14334299	+ EDI: RMSC.COM	Mar 12 2022 03:18:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14334300	+ EDI: WTRRNBNK.COM	Mar 12 2022 03:18:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
14334278	EDI: USBANKARS.COM	Mar 12 2022 03:18:00	Elan Financial Service, Attn: Bankruptcy, 4801 Frederica Street, Owensboro, KY 42301
14334302	+ EDI: WFFC.COM	Mar 12 2022 03:18:00	Wells Fargo Bank, Mac F823f-02f, Po Box 10438, Des Moines, IA 50306-0438

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14334303	+ EDI: WFFC.COM	Mar 12 2022 03:18:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
14344833	EDI: WFFC.COM	Mar 12 2022 03:18:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14334304	+ EDI: WFFC.COM	Mar 12 2022 03:18:00	Wells Fargo Home Mortgage, Attn: Bankruptcy Dept, P.O. Box 10335, Des Moines, IA 50306-0335
14334305	+ EDI: WFFC.COM	Mar 12 2022 03:18:00	Wf/fmg, Attn: Bankruptcy, Po Box 51193, Los Angeles, CA 90051-5493

TOTAL: 56

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14357834	*	Internal Revenue Service, Centralized Insolvency, PO Box 7346, Philadelphia, PA 19101-7346
14344835	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14334301	##+	TD Retail Card Services, Attn: Bankruptcy, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2022

Signature: /s/Joseph Speetjens

Information to identify the case:

Debtor 1:	Scott Michael Hettinger First Name Middle Name Last Name	Social Security number or ITIN: xxx-xx-4219 EIN: _____
Debtor 2: (Spouse, if filing)	Debra Ann Hettinger First Name Middle Name Last Name	Social Security number or ITIN: xxx-xx-8697 EIN: _____
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed in chapter: 13 5/30/19
Case number:	19-13488-pmm	Date case converted to chapter: 7 3/10/22

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Scott Michael Hettinger	Debra Ann Hettinger
2. All other names used in the last 8 years		
3. Address	44 Versailles Ct. Reading, PA 19605	44 Versailles Ct. Reading, PA 19605
4. Debtor's attorney Name and address	DAVID W. TIDD David W. Tidd, Esquire 656 Ebersole Road Reading, PA 19605	Contact phone 610-838-8700 Email: bankruptcy@davidtiddlaw.com
5. Bankruptcy trustee Name and address	ROBERT H. HOLBER Robert H. Holber PC 41 East Front Street Media, PA 19063	Contact phone (610) 565-5463 Email: trustee@holber.com

For more information, see page 2 >

6. Bankruptcy clerk's office	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M; Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 3/11/22
7. Meeting of creditors	April 26, 2022 at 10:30 AM	Location: Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.
8. Presumption of abuse	The debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 6/25/22
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	